

ABSTRACT

A method of obtaining goods or services, accessing an account, obtaining information, or conducting a transaction at a remote location via a programmed user terminal that interacts with a service provider computer through an intermediate service platform. The user terminal has a screen display of informational menus which provides access through connection indicia to the goods, services, information, or transactions offered by the service providers, and provides an option to communicate with a representative of the service provider by voice or TDD through the service platform by terminating the menu display on the terminal screen when the direct connection between the user and the representative of the service provider is initiated.